

PERSONAL FINANCE Study Guide Review

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Personal Finance Study Guide Review

Name: _____

Section 1: Income

1. Define **Income**. Income is the money that a person receives.
2. Define **Net Income**. Net income is the money that a person receives after all taxes and deductions have been taken out.
3. Define **Gross Income**. Gross income is the money that a person receives before any taxes or deductions are taken out.
4. Define **Salary**. Salary is a fixed amount of money that a person receives for their work.
5. Define **Hourly Wage**. Hourly wage is the amount of money that a person receives for each hour of work.
6. Define **Commission**. Commission is a percentage of the total sales that a person receives.
7. Define **Tip**. Tip is a small amount of money that a person receives for good service.

Section 2: Expenses

1. Define **Expense**. An expense is any money that a person spends.
2. Define **Fixed Expense**. A fixed expense is a payment that a person makes for a specific service or product.
3. Define **Variable Expense**. A variable expense is a payment that a person makes for a service or product that changes from time to time.
4. Define **Discretionary Expense**. A discretionary expense is a payment that a person makes for a service or product that is not necessary.
5. Define **Need**. A need is a basic requirement for a person's survival.
6. Define **Want**. A want is a desire for a service or product that is not necessary.
7. Define **Priority**. A priority is a service or product that a person considers to be more important than others.
8. Define **Trade-off**. A trade-off is a choice between two or more options.
9. Define **Opportunity Cost**. Opportunity cost is the value of the next best alternative that a person gives up when they make a choice.
10. Define **Cost-Benefit Analysis**. A cost-benefit analysis is a process for comparing the costs and benefits of different options.

Section 3: Budget

1. Define **Budget**. A budget is a plan for how a person will spend their money.
2. Define **Income Statement**. An income statement is a record of a person's income and expenses.
3. Define **Expense Statement**. An expense statement is a record of a person's expenses.
4. Define **Net Income Statement**. A net income statement is a record of a person's net income.
5. Define **Net Expense Statement**. A net expense statement is a record of a person's net expenses.
6. Define **Net Income Statement and Net Expense Statement**. A net income statement and a net expense statement are used to calculate a person's net income and net expenses.
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Robert S. Rosefsky



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